

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Withdrawn) A method for transferring credit from a sender to a plurality of recipients using a wide-area computer network, the method comprising:

receiving at a server computer system information from the sender to transfer credit to the plurality of recipients, wherein the information includes a unique identifier for each of the plurality of recipients and a credit amount;

determining a first handler chosen by the sender;

requesting credit transfer from the first handler;

receiving at the server computer system the credit amount from the first handler;

determining a second handler chosen by one of the plurality of recipients; and

sending the credit amount to the second handler associated with the one.

2. (Withdrawn) The method for transferring credit from the sender to the plurality of recipients using the wide-area computer network as recited in claim 1, wherein the first listed receiving step comprises automatically receiving a file comprising the information.

3. (Withdrawn) The method for transferring credit from the sender to the plurality of recipients using the wide-area computer network as recited in claim 1, wherein the first listed receiving step comprises receiving the information that is manually pasted into one or more fields of a web page of the server computer system.

4. (Withdrawn) The method for transferring credit from the sender to the plurality of recipients using the wide-area computer network as recited in claim 1, further

comprising a step of providing electronic notification from the server computer system to the one that notifies the one of the credit amount.

5. (Withdrawn) The method for transferring credit from the sender to the plurality of recipients using the wide-area computer network as recited in claim 4, wherein the electronic notification includes at least one of a web page, an instant message, an e-mail message, a pager message, and a wireless phone message.

6. (Withdrawn) The method for transferring credit from the sender to the plurality of recipients using the wide-area computer network as recited in claim 1, wherein the unique identifier comprises an e-mail address.

7. (Withdrawn) The method for transferring credit from the sender to the plurality of recipients using the wide-area computer network as recited in claim 1, wherein the information includes a plurality of credit amounts for the plurality of recipients wherein at least two of the plurality of credit amounts are different amounts.

8. (Withdrawn) The method for transferring credit from the sender to the plurality of recipients using the wide-area computer network as recited in claim 1, wherein the server computer system comprises a plurality of computers coupled together by a computer network.

9. (Withdrawn) The method for transferring credit from the sender to the plurality of recipients using the wide-area computer network as recited in claim 1, wherein the plurality of recipients are selected as a group from a web page presented by the server computer system.

10. (Withdrawn) The method for transferring credit from the sender to the plurality of recipients using the wide-area computer network as recited in claim 1, wherein the first and second handlers include at least one of a bank, a credit card company, a debit card

company, an agent location, a stored value fund, an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a money order issuer.

11. (Withdrawn) The method for transferring credit from the sender to the plurality of recipients using the wide-area computer network as recited in claim 1, wherein the credit amount corresponds to at least one of: currency, monetary value, airline mileage, promotional program points, gift certificate credit, and commodities.

12. (Withdrawn) The method for transferring credit from the sender to the plurality of recipients using the wide-area computer network as recited in claim 1, wherein the sending step comprises at least one of the following steps:

sending the credit amount to a bank account of the one;

sending the credit amount to a credit card or debit card of the one;

sending the credit amount in a check or money order to the one;

sending the credit amount to an agent location chosen by the one;

sending a telegram or greeting card with a check or money order to the one; and

sending an electronic greeting card to the one with an electronic payment notification embedded therewith.

13. (Withdrawn) The method for transferring credit from the sender to the plurality of recipients using the wide-area computer network as recited in claim 1, further comprising steps of:

receiving a trigger condition for a stored value fund of the one;

automatically transferring credit from the stored value fund of the first user when the trigger condition is satisfied.

14. (Withdrawn) The method for transferring credit from the sender to the plurality of recipients using the wide-area computer network as recited in claim 13, wherein the trigger condition is selected from the following:

a credit balance in the stored value fund meeting a threshold; and

a period of time event happening.

15. (Withdrawn) The method for transferring credit from the sender to the plurality of recipients using the wide-area computer network as recited in claim 1, wherein the sender, the one and the server computer system are remotely located with respect to each other.

16. (Withdrawn) The method for transferring credit from the sender to the plurality of recipients using the wide-area computer network as recited in claim 1, delaying the sending step until a future time specified by the sender.

17. (Withdrawn) A computer-readable medium having computer-executable instructions for performing the computer-implementable method for transferring credit from the sender to the plurality of recipients using the wide-area computer network of claim 1.

18. (Currently Amended) A method for transferring credit from a sender to a plurality of recipients using an ~~the~~ Internet, the method comprising:

receiving at a server computer system information from a sender to transfer credit to a plurality of recipients, wherein:

the information includes a plurality of credit amounts for the plurality of recipients wherein at least two of the plurality of credit amounts are different amounts, and

a ~~the~~ sum of a plurality of credit amounts is related to an aggregate credit amount;

determining a first handler chosen by the sender by interaction with server computer system to select from a plurality of different types of handlers;

requesting credit transfer from the first handler;

receiving at the server computer system the aggregate credit amount from the first handler;

determining a plurality of second handlers respectively chosen by the plurality of recipients **by interaction with server computer system to select from a plurality of different types of handlers**; and

sending the plurality of credit amounts to the plurality of second handlers.

19. (Currently Amended) The method for transferring credit from the sender to the plurality of recipients using the Internet as recited in claim 18, further comprising a step of providing electronic notification from the server computer system to the plurality of recipients **by e-mail**.

20. (Currently Amended) The method for transferring credit from the sender to the plurality of recipients using the Internet as recited in claim 19, wherein the electronic notification includes at least one of ~~a page~~, an instant message[[],] **and** an e-mail message, ~~and a web-page~~.

21. (Original) The method for transferring credit from the sender to the plurality of recipients using the Internet as recited in claim 18, wherein the first listed receiving step comprises receiving a file comprising the information.

22. (Currently Amended) The method for transferring credit from the sender to the plurality of recipients using the Internet as recited in claim 18, wherein the first **handler** and **plurality of** second handlers **are of different types, wherein the types are chosen to include at least four from** ~~include at least one of~~ a bank, a credit card company, a debit card company, an agent location, a stored value fund, an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a money order issuer.

23. (Currently Amended) The method for transferring credit from the sender to the plurality of recipients using the Internet as recited in claim 18, wherein the sending step can comprise[[s]] a sub-step chosen from at least ~~one~~ two of the following steps:

- sending a credit amount to a bank account of one of the plurality of recipients;
- sending the credit amount to a credit card or debit card of the one;
- sending the credit amount as a check or money order to the one;
- sending the credit amount to a stored value fund of the one;
- sending the credit amount to an agent location chosen by the one;
- sending a telegram or greeting card with a check or money order to the one; and
- sending an electronic greeting card to the one with an electronic payment notification embedded therewith.

24. (Currently Amended) The method for transferring credit from the sender to the plurality of recipients using the Internet as recited in claim 18, further comprising steps of:

- receiving a trigger condition for a stored value fund of the ~~one sender~~; and
- automatically transferring credit from the stored value fund of the ~~first-user~~ sender when the trigger condition is satisfied.

25. (Currently Amended) The method for transferring credit from the sender to the plurality of recipients using the Internet as recited in claim 18, further comprising steps of:

- receiving a request for a credit transfer;
- evaluating the request against a defined parameter; and
- performing the credit transfer from a stored value fund of the sender so long as the request is within the defined parameter.

26. (Original) The method for transferring credit from the sender to the plurality of recipients using the Internet as recited in claim 18, delaying the sending step until a future time specified by the sender.

27. (Original) A computer-readable medium having computer-executable instructions for performing the computer-implementable method for transferring credit from the sender to the plurality of recipients using the wide-area computer network of claim 18.

28. (Withdrawn) A computer data signal embodied in a carrier wave for facilitating a credit transfer from a sender to a plurality of recipients, comprising:

a receiver code segment comprising a plurality of unique identifiers that correspond to the plurality of recipients; and

an amount code segment comprising at least one credit amount for one of the plurality of recipients, wherein the computer data signal causes the transfer of a credit from the sender to a plurality of handlers respectively chosen by the plurality of recipients.

29. (Withdrawn) The computer data signal embodied in the carrier wave for facilitating the credit transfer from a sender to the plurality of recipients as recited in claim 28, wherein the amount code segment comprises a plurality of credit amounts corresponding to the plurality of recipients, and wherein at least two of the plurality of credit amounts are different.

30. (Withdrawn) The computer data signal embodied in the carrier wave for facilitating the credit transfer from a sender to the plurality of recipients as recited in claim 28, wherein the unique identifiers correspond to an electronic messaging address for the each of the plurality of recipients.

31. (Withdrawn) The computer data signal embodied in the carrier wave for facilitating the credit transfer from a sender to the plurality of recipients as recited in claim 28, further comprising a name code segment comprising a first and last names for each of the plurality of recipients.

32. (New) A method for transferring credit from a sender to a plurality of recipients using an Internet, the method comprising:

receiving at a server computer system information from a sender to transfer credit to a plurality of recipients, wherein:

the information includes a plurality of credit amounts for the plurality of recipients wherein at least two of the plurality of credit amounts are different amounts, and

a sum of a plurality of credit amounts is related to an aggregate credit amount;

determining a first handler chosen by the sender by interaction with server computer system to select from a plurality of different types of handlers;

requesting credit transfer from the first handler;

receiving at the server computer system the aggregate credit amount from the first handler;

storing an amount related to the aggregate credit amount in a stored value account of the sender;

storing the plurality of credit amounts in a plurality stored value accounts respectively allocated to the plurality of recipients;

determining a plurality of second handlers respectively chosen by the plurality of recipients by interaction with server computer system to select from a plurality of different types of handlers; and

sending the plurality of credit amounts to the plurality of second handlers.

33. (New) The method for transferring credit from the sender to the plurality of recipients using the Internet as recited in claim 32, wherein the first listed receiving step comprises receiving a file comprising the information.

34. (New) The method for transferring credit from the sender to the plurality of recipients using the Internet as recited in claim 32, wherein the first handler and the plurality of second handlers can be different and can be chosen to include at least three of a bank handler, a credit card handler, a debit card handler, an agent location handler, an airline mileage program handler, a gift certificate handler, an electronic gift certificate handler, and a money order handler.

35. (New) The method for transferring credit from the sender to the plurality of recipients using the Internet as recited in claim 32, wherein the sending step comprises a sub-step that can be chosen from at least three of the following step options:

- sending a credit amount to a bank account of one of the plurality of recipients;
- sending the credit amount to a credit card or debit card of the one;
- sending the credit amount as a check or money order to the one;
- sending the credit amount to a stored value fund of the one;
- sending the credit amount to an agent location chosen by the one;
- sending a telegram or greeting card with a check or money order to the one; and
- sending an electronic greeting card to the one with an electronic payment

notification embedded therewith.

36. (New) The method for transferring credit from the sender to the plurality of recipients using the Internet as recited in claim 32, further comprising steps of:

- receiving a trigger condition for the stored value fund of the sender;
- automatically transferring credit from the stored value fund of the sender when

the trigger condition is satisfied.

37. (New) The method for transferring credit from the sender to the plurality of recipients using the Internet as recited in claim 32, further comprising steps of:

receiving a request for a credit transfer;

evaluating the request against a defined parameter; and

performing the credit transfer from the stored value fund of the sender so long as the request is within the defined parameter.

38. (New) The method for transferring credit from the sender to the plurality of recipients using the Internet as recited in claim 32, delaying the sending step until a future time specified by the sender.

39. (New) A method for transferring credit from a sender to a plurality of recipients using a stored value system accessible through an Internet, the method comprising:

receiving at the stored value system information from a sender to transfer credit to a plurality of recipients, wherein:

the information includes a plurality of credit amounts for the plurality of recipients wherein at least two of the plurality of credit amounts are different amounts, and

a sum of a plurality of credit amounts is related to an aggregate credit amount;

determining a first handler chosen by the sender by online interaction with the stored value system to select from a plurality of different types of handlers;

requesting credit transfer from the first handler;

receiving at the stored value system the aggregate credit amount from the first handler;

storing an amount related to the aggregate credit amount in a stored value account of the sender;

transferring the plurality of credit amounts to a plurality stored value accounts respectively allocated to the plurality of recipients to debit from the amount stored in the stored value account of the sender;

electronically receiving a selection for each of the plurality of recipients handlers to indicate the plurality of second handlers;

determining a plurality of second handlers respectively chosen by the plurality of recipients by prior interaction with stored value system to select from a plurality of different types of handlers; and

sending the plurality of credit amounts to the plurality of second handlers, wherein the plurality of second handlers can be different and are chosen from at least four of a bank handler, a credit card handler, a debit card handler, an agent location handler, an airline mileage program handler, a gift certificate handler, an electronic gift certificate handler, and a money order handler.